

ANGEL, COIL & BARTLETT
ATTORNEYS AND COUNSELORS AT LAW

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August 26, 2008

Allegiance Benefit Plan Management, Inc.
P.O. Box 4786
Missoula, MT 59806-4686

RE: Policyholder: [REDACTED]
Group: MSU-Bozeman-Allegiance MC
Group ID: [REDACTED]
Date of loss: October 3, 2007
Claimant: [REDACTED]

To whom it may concern,

Please be advised that the above named law firm represents [REDACTED] with regard to her October 2007 motor vehicle accident. It has come to my attention that Allegiance has denied coverage on various outstanding medical expenses because the expenses resulted from the motor vehicle accident. As the enclosed documents indicate, [REDACTED] has recovered policy limits of \$50,000.00 from the tortfeasor's insurance company and incurred approximately \$25,000.00 in medical expenses to date. [REDACTED] medical expenses continually increase and she may have to undergo surgery. Clearly, [REDACTED] has not been "made whole" by the available automobile insurance coverage in this matter. Therefore, under Montana law, Allegiance must pay for all of [REDACTED] medical expenses. Please pay [REDACTED] outstanding medical expenses immediately. Upon payment of these expenses, please send me proof of such payment. I will contact you in the near future with regard to reimbursing [REDACTED] for the medical expenses that have been paid by the tortfeasor's insurance company and my client. Please do not hesitate to contact me to discuss this matter. Thank you.

Cordially,

ANGEL, COIL & BARTLETT

Hillary P. Carls
Hillary Prugh Carls

cc: Whitney E. Gendron

MICHAEL C. COIL WILLIAM A. BARTLETT BRIAN P. FAY CHRISTOPHER R. ANGEL HILLARY PRUGH CARLS MARK J. LUEBECK

CHARLES F. ANGEL III 1932 - 2005